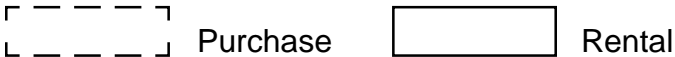


This chart compares typical open market housing costs for sales and rentals to the income limits for various affordable housing programs.



2. Assumes 10% downpayment, 6% interest, \$7.22/\$1,000 valuation real estate taxes, good personal credit rating, single family: \$800 annual insurance, two family: \$1,200 annual insurance, condominium: \$225 monthly fee.

⁴. From Federal Department of Health and Human Services poverty guidelines.